EXHIBIT 113

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To: Robert.B.Miller@chase.com@JPMCHASE

Alison X

Malkin@JPMCHASE Subject: Re: HE3

09/25/2006 09:41 AM

The credit hold loans are the loans that were contractual EPD's. We claimed them. WMC and Accredited then requested that we put them on "credit hold" for three months. You came back with four months. We will then watch their performance over the next four months (end of December). If they peform, we'll keep them. If they don't, they will repurchase them.

Sorry about the attachment...:(

(See attached file: HE3 Considerations.xls)

Alison Malkin JPMorgan Securities, Inc. Securitized Products 270 Park Avenue. 10th Floor New York, NY 10017 Office: (212) 834-5822

Fax: (866) 390-1247 Mobile: (860) 670-7757

Robert B. Miller

To: Alison X Malkin/JPMCHASE@JPMCHASE

Robert B. cc:

Subject: Re: HE3 Miller

09/25/2006 09:25 AM

remind me what the credit holds are...also the attachment

Bob Miller Home Equity Trading 212-834-2428

Alison X Malkin/JPMCHASE

Alison X Malkin/JPMCHASE ToRobert.B.Miller@chase.com@JPMCHASE ccraj.m.kothari@jpmchase.com@JPMCHASE, kevin.lynn@jpmorgan.com@JPMCHASE, osmin.e.rivera@jpmorgan.com@JPMCHASE

09/25/2006 09:19 AM

SubjectHE3

Dear Bob,

Attached please find an updated list of loans that I recommend being your starting population for loans in the warehouse to go into HE3. I have marked the loans that were part of the credit holds from WMC

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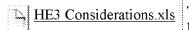
and Accredited so if you are too concerned to put those in, you can easily identify them.

Let me know if you need anything else.

Ali:)

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Type: application/msexcel Name: HE3 Considerations.xls

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